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# TRANSMITTAL FORM

(to be used for all correspondence after initial filing)

Application Number	10/010,068
Filing Date	December 6, 2001
First Named Inventor	Karas, Peter M.
Art Unit	2165
Examiner Name	Unassigned
Total Number of Pages in This Submission	4
Attorney Docket Number	020375-000610US

## ENCLOSURES (Check all that apply)

<input type="checkbox"/> Fee Transmittal Form <input type="checkbox"/> Fee Attached <input type="checkbox"/> Amendment / Reply <input type="checkbox"/> After Final <input type="checkbox"/> Affidavits/declaration(s) <input type="checkbox"/> Extension of Time Request <input type="checkbox"/> Express Abandonment Request <input checked="" type="checkbox"/> Second Supplemental Information Disclosure Statement <input type="checkbox"/> Certified Copy of Priority Document(s) <input type="checkbox"/> Response to Missing Parts/ Incomplete Application <input type="checkbox"/> Response to Missing Parts under 37 CFR 1.52 or 1.53	<input type="checkbox"/> Drawing(s) <input type="checkbox"/> Licensing-related Papers <input type="checkbox"/> Petition <input type="checkbox"/> Petition to Convert to a Provisional Application <input type="checkbox"/> Power of Attorney, Revocation Change of Correspondence Address <input type="checkbox"/> Terminal Disclaimer <input type="checkbox"/> Request for Refund <input type="checkbox"/> CD, Number of CD(s)	<input type="checkbox"/> After Allowance Communication to Group <input type="checkbox"/> Appeal Communication to Board of Appeals and Interferences <input type="checkbox"/> Appeal Communication to Group (Appeal Notice, Brief, Reply Brief) <input type="checkbox"/> Proprietary Information <input type="checkbox"/> Status <input checked="" type="checkbox"/> Other Enclosure(s) (please identify below): Return Postage Cited References: (7-US Patents; 1-US Publication; 1-Foreign; 2-Other Documents)
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## SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT

Firm or Individual	Townsend and Townsend and Crew LLP Thomas D. Franklin	Reg. No. 43,616
Signature		
Date	February 18, 2003	

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This collection of information is required by 37 CFR 1.5. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 12 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, Washington, DC 20231.

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PATENT  
Attorney Docket No.: 020375-000610US

On February 18, 2003

TOWNSEND and TOWNSEND and CREW LLP

By: Cindy Belmont  
Cindy Belmont

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

Peter M. Karas, *et al.*

Application No.: 10/010,068

Filed: December 6, 2001

For: ELECTRONIC GIFT GREETING

Examiner: *Unassigned*

Art Unit: 2165

SECOND SUPPLEMENTAL  
INFORMATION DISCLOSURE  
STATEMENT UNDER 37 CFR  
§1.97 and §1.98

Assistant Commissioner for Patents  
Washington, D.C. 20231

Sir:

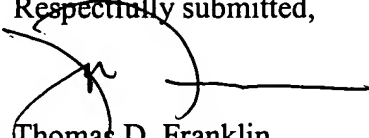
The references cited on attached form PTO/SB/08A and PTO/SB/08B are being called to the attention of the Examiner. Copies of the references are enclosed. It is respectfully requested that the cited references be expressly considered during the prosecution of this application, and the references be made of record therein and appear among the "references cited" on any patent to issue therefrom.

As provided for by 37 CFR 1.97(g) and (h), no inference should be made that the information and references cited are prior art merely because they are in this statement and no representation is being made that a search has been conducted or that this statement encompasses all the possible relevant information.

Applicant believes that no fee is required for submission of this statement. However, if a fee is required, the Commissioner is authorized to deduct such fee from the

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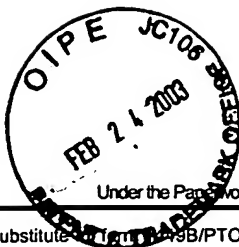
Respectfully submitted,



Thomas D. Franklin  
Reg. No. 43,616

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Substitute Form 101 PTO

# INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(use as many sheets as necessary)

Sheet 1 of 1

## Complete if Known

Application Number 10/010,068  
 Filing Date December 6, 2001  
 First Named Inventor Karas, Peter M., et. al.  
 Art Unit 2165  
 Examiner Name Unassigned  
 Attorney Docket Number 020375-000610US

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## U.S. PATENT DOCUMENTS

Examiner	Cite No. <sup>1</sup>	Document Number Number Kind Code <sup>2</sup> (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
	AA	US-5,426,594	06-20-1995	Wright, et al.	
	AB	US-5,949,044	09-07-1999	Walker, et al.	
	AC	US-6,032,133	02-29-2000	Hilt, et al.	
	AD	US-6,058,417	05-02-2000	Hess, et al.	
	AE	US-6,064,990	05-16-2000	Goldsmith	
	AF	US-6,360,254 B1	03-19-2002	Linden, et al.	
	AG	US-6,367,693 B1	04-09-2002	Novogrod	
	AH	US2001/0051876 A1	12-13-2001	Seigel, et al.	
	AI				
	AJ				

## FOREIGN PATENT DOCUMENTS

Examiner Initials*	Cite No. <sup>1</sup>	Foreign Patent Document Country Code <sup>3</sup> Number <sup>4</sup> Kind Code <sup>5</sup> (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T <sup>6</sup>
	AK	PCT WO 00/46725 A1	08-10-2000	FUNDSPRESS, INC.		<input type="checkbox"/>
	AL					<input type="checkbox"/>
	AM					<input type="checkbox"/>

## OTHER PRIOR ART -- NON PATENT LITERATURE DOCUMENTS

Examiner Initials*	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T <sup>2</sup>
	AN	X.COM, Do More with Your Money, downloaded from website http://www.x.com.	
	AO	DOTBANK, The Way to Send and receive Money on the Internet, downloaded from website http://www.dotbank.com.	
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\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

<sup>1</sup> Applicant's unique citation designation number (optional). <sup>2</sup> Applicant is to place a check mark here if English language Translation is attached.

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